

**BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA**

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
Petitioner,)
vs.)
JB PATTERSON, a licensed bail bondsman in the)
State of Oklahoma,)
AND)
CRUM & FORSTER INDEMNITY COMPANY,)
an insurance company licensed to act as bail)
surety in the State of Oklahoma,)
Respondents.)

CASE NO. 13-0577-DIS

FILED
JUL 03 2013
INSURANCE COMMISSIONER
OKLAHOMA

**CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD**

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through counsel and alleges and states as follows:

JURISDICTION

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101-7301, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1340.
2. Respondent JB Patterson (“Patterson”) is a licensed bail bondsman in the State of Oklahoma holding license number 200038.
3. Respondent Crum & Forster Indemnity Company (“CFIC”) is an insurance company licensed to act as bail surety in the State of Oklahoma holding NAIC number 31348.

FINDINGS OF FACT

1. On or about November 18, 2012, appearance bonds were executed as follows:

Defendant: Keenan Jackson
Case Number(s): 376318A; 376318
City/County: Tulsa Municipal
Surety: Crum & Forster Indemnity Company
Bondsman: JB Patterson
Power Number(s): C5-70046810; C5-70046811
Bond Amount(s): \$200; \$300

2. On January 17, 2013, the Defendant failed to appear, and the bonds were declared forfeited. An Order and Judgment of Forfeiture was issued by the court and filed in each case. A true and correct copy of each Order and Judgment of Forfeiture was mailed to Respondents with return receipt requested within thirty (30) days after the forfeiture's filing.

3. Patterson received a copy of each Order and Judgment of Forfeiture on February 11, 2013.

4. CFIC received a copy of each Order and Judgment of Forfeiture on February 11, 2013.

5. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture by Respondents was Monday, May 13, 2013.

6. The Defendant was not returned to custody within 90 days, nor was the face amount of the forfeited bond deposited with the Court Clerk within 91 days, after receipt of the Order and Judgment of Forfeiture by Respondents.

7. As of the date of this Order, the bond forfeiture has not be paid or set aside or the bond exonerated.

CONCLUSIONS OF LAW

1. Respondents have violated 59 O.S. § 1332 by failing to return the Defendant within ninety (90) days or remit payment in the face amount of the bond forfeiture within ninety-one (91)

days from receipt of the Order and Judgment of Forfeiture.

2. Pursuant to 59 O.S. § 1310(B), any bondsman or company violating a provision of the Bail Bond Act, 59 O.S. §§ 1301-1340, may be subject to a fine of not less than \$250 but not more than \$2,500.

3. Pursuant to 59 O.S. § 1332(D)(4)(a), when a surety company does not properly deposit with the court clerk the face amount of the forfeited bond, the Commissioner shall “cancel the license privilege and authorization of the insurer to do business within the State of Oklahoma and cancel the surety appointment of all surety bondsman agents of the insurer.”

ORDER

IT IS THEREFORE ORDERED that Crum & Forster Indemnity Company and JB Patterson are each **CENSURED**.

IT IS FURTHER ORDERED that the face amount of the bond forfeitures shall be deposited with the Tulsa Municipal Court Clerk within thirty (30) days of receipt of this Order. Failure to do so shall result in the **CANCELLATION** of Crum & Forster Indemnity Company’s license privilege and authorization to do business within the State of Oklahoma and the **CANCELLATION** of the surety appointment of all surety bondsman agents of Crum & Forster Indemnity Company.

Respondents are further notified that they may request a hearing within 30 days of the receipt of this Order concerning this action, and upon such request, the Oklahoma Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Buddy Combs, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Suite 100, Oklahoma City, Oklahoma 73112 and **give an explanation of Respondents’ actions alleged**

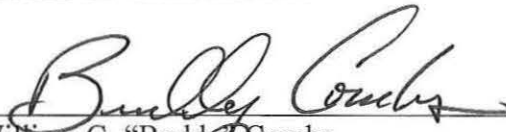
herein and any defenses thereto.

If Respondents do not request a hearing within the 30 days allotted, this Order shall become a FINAL ORDER on the 31st day following the receipt of the Order.

WITNESS My Hand and Official Seal this 31st day of July, 2013.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



William G. "Buddy" Combs
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma, 73112
Tel. (405) 521-2746
Fax (405) 522-0125

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to Be Heard* was mailed certified, return receipt requested, on this 31st day of July, 2013, to:

JB Patterson
P.O. Box 48671
Tulsa, OK 74148-0671

Crum & Forster Indemnity Company
Attn: Legal Division
305 Madison Ave.
Morristown, NJ 07962


Buddy Combs

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0003 9966 7562

OFFICIAL USE

Postage \$		Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & F		
Sent To JB Patterson P.O. Box 48671 Tulsa, Ok 74148-0671 sms/13-0577-DIS/Cond Ord		
Street, Apt. No.; or PO Box No. City, State, ZIP+4		
PS Form 3800, January 2004 See reverse for instructions		

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

JB Patterson
 P.O. Box 48671
 Tulsa, Ok 74148-0671
sms/13-0577-DIS/Cond Ord

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 X *JB Patterson* Agent
 Addressee

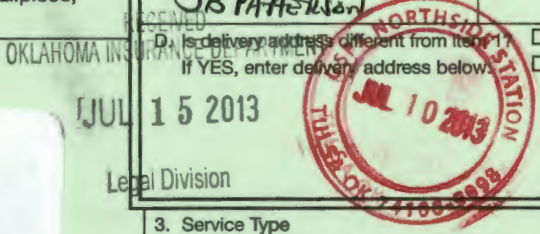
B. Received by (Printed Name)
JB Patterson

C. Date of Delivery
JUL 10 2013

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes



U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0003 9966 7579

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Postmark
Here

Total Postage & Crum & Forster Indemnity Company

Sent To
 Attn: Legal Division
 305 Madison Ave.
 Morristown, NJ 07962
 sms/13-0577-DIS/Cond Ord

PS Form 3800, January 2001

See Reverse for Instructions

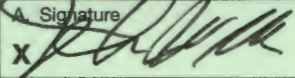
SENDER: COMPLETE THIS SECTION

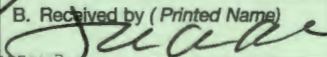
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- Print your name and address on the reverse so that we can return the card to you.
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1. Article Addressed to:

Crum & Forster Indemnity Company
 Attn: Legal Division
 305 Madison Ave.
 Morristown, NJ 07962
 sms/13-0577-DIS/Cond Ord

COMPLETE THIS SECTION ON DELIVERY

A. Signature X  Agent
 Addressee

B. Received by (Printed Name)  C. Date of Delivery

D. Is delivery address different from Item 1? Yes
 If YES, enter delivery address below: No

OKLAHOMA INSURANCE COMPANY
 JUL 15 2013

Legal Division

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
 (Transfer from service label)

7001 0320 0003 9966 7579

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540